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We claim:

1. An on-line system for administering advertising content via a server system, said server system comprising:

an advertising administration module, configured to maintain a plurality of advertising content associated with at least one advertising campaign;

a user terminal interface module coupled to said advertising administration module, said user terminal interface configured to retrieve information corresponding to said user terminal, for use by said advertising administration module; and

a decision maker module coupled to said advertising administration module, said decision maker module configured to select one of said advertising content associated with at least one advertising campaign, based on said information received from said user terminal, so that each user terminal coupled to said server receives an advertising content corresponding to information retrieved by said server.

- 2. The system in accordance with claim 1, wherein said user terminal interface module provides a research assistance module to said user terminals, said research assistance module configured to retrieve geographical location of said user terminal for use by said server.
- 3. The system in accordance with claim 2, wherein said geographical location further comprises said user's metropolitan region.

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- 4. The system in accordance with claim 1, wherein said user terminal interface module provides a research assistance module to said user terminals, said research assistance module configured to retrieve system information corresponding to system specifications related to said user terminal.
- 5. The system in accordance with claim 4, wherein said system information includes the specification of peripheral devices coupled to said user terminal.
- 6. The system in accordance with claim 1, wherein said advertising maintenance module further comprises a memory unit that stores a set of rules corresponding to each of said advertising campaigns, said rules defining conditions for which an advertising content is selected.
- 7. The system in accordance with claim 6, further comprising an information template flesh-out module coupled to said advertising maintenance module configured to retrieve information required by said rules.
- 8. The system in accordance with claim 7, further comprising an ad-timer module configured to provide a request component along with said selected advertising content, so as to track the time said advertising content is displayed on said user terminal, as measured by periodic requests received by said server in response to said request component.

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- 9. The system in accordance with claim 8, wherein said request component includes a small object within said advertising content that appears invisible on said user terminal.
- 10. The system in accordance with claim 9, wherein said ad timer module tracks the amount of time said content has been displayed on the user's terminal.
- 11. The system in accordance with claim 9, wherein said ad timer module tracks the number of advertising contents that were displayed on the user's terminal.
- 12. The system in accordance with claim 7, further comprising a request tag module configured to provide a request component along with said selected advertising content, so as to track the occurrence of a click through, when a user clicks on said advertising content.
- 13. The system in accordance with claim 12, wherein said request component includes a small object within said advertising content that appears invisible on said user terminal.
- 14. The system in accordance with claim 13, wherein said request tag module correlates a purchase made at a website with said occurrence of a click through.

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15. An on-line system for administering advertising content via a server system, said server system comprising:

an advertising administration module, configured to maintain a plurality of advertising content associated with at least one advertising campaign;

a user terminal interface module coupled to said advertising
administration module, said user terminal interface configured to retrieve information
corresponding to said user terminal, for use by said advertising administration module;

a design user interface module configured to allow a user to specify a set of rules corresponding to an advertising campaign, said set of rules defining conditions for which an advertising content is selected, along with mode of appearance of said advertising content; and

a decision maker module coupled to said advertising administration module, said decision maker module configured to select one of said advertising content associated with at least one advertising campaign, based on said information received from said user terminal, so that each user terminal coupled to said server receives an advertising content corresponding to information retrieved by said server.

- 16. The system in accordance with claim 15, wherein said information includes weather conditions in geographical location of said user terminal.
- 17. The system in accordance with claim 15, wherein said information includes hardware specification of said user terminal.

- 18. The system in accordance with claim 15, wherein said information includes anonymous cookie profile information, including gender and purchasing patterns.
- 19. The system in accordance with claim 15, wherein said server further comprises a virtual marketer module, configured to analyze response rates of each advertising content within each advertising campaign to measure effectiveness of said rule sets.